

LISTING OF CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claim 1 (Withdrawn) A card, comprising:

a card body; and

a machine readable portion on or within the card body for storing information associated with at least one line of credit and at least one loan.

Claim 2 (Withdrawn) The card as set forth in claim 1, wherein the machine readable portion is a magnetic strip.

Claim 3 (Withdrawn) The card as set forth in claim 1, wherein the at least one line of credit is a home equity line of credit.

Claim 4 (Withdrawn) The card as set forth in claim 1, wherein the at least one loan is a home equity loan.

Claim 5 (Withdrawn) The card as set forth in claim 1, wherein one of the at least one line of credit is secured and another of the at least one line of credit is unsecured.

Claim 6 (Withdrawn) The card as set forth in claim 1, wherein the at least one loan is secured.

Claim 7 (Withdrawn) The card as set forth in claim 1, wherein the at least one line of credit includes an outstanding balance subject to a variable interest rate or a fixed interest rate.

Claim 8 (Withdrawn) The card as set forth in claim 1, wherein the at least one loan is a fixed term loan having a variable interest rate or a fixed interest rate.

Claim 9 (Withdrawn) A system for determining a payment of an account, comprising:

a memory unit for storing payment information for a line of credit and a loan, the line of credit and the loan associated with the account; and

a lender computer for determining the payment based on at least the payment information for the line of credit and the loan, wherein

the payment requested to be paid includes both a payment for the line of credit and a payment for the loan.

Claim 10 (Withdrawn) The system as set forth in claim 9,  
wherein

the line of credit is secured or unsecured.

Claim 11 (Withdrawn) The system as set forth in claim 9,  
wherein

the line of credit is a home equity line of credit.

Claim 12 (Withdrawn) The system as set forth in claim 9,  
wherein

the loan is secured.

Claim 13 (Withdrawn) The system as set forth in claim  
12, wherein

the loan is a home equity loan.

Claim 14 (Withdrawn) The system as set forth in claim 9,  
wherein

the account is a credit card account, a debit card  
account or a smart card account.

Claim 15 (Withdrawn) The method as set forth in claim 9,  
wherein

the payment is determined monthly.

Claim 16 (Withdrawn) A credit card, comprising:

a card body; and

a magnetic strip on one side of the card body for storing information associated with at least one home equity line of credit and at least one home equity loan, wherein

the at least one home equity line of credit is secured or unsecured and

the at least one home equity loan is secured.

Claim 17 (Currently Amended) A method for requesting a single payment for an account, comprising:

issuing a loan;

determining loan payment information for the loan according to a loan payment term and an interest rate;

issuing a line of credit;

determining line of credit payment information for the line of credit according to an outstanding balance and an interest rate;

storing the loan payment information and the line of credit payment information associated with the account;

determining, via a processor, the single payment from the loan payment information and the line of credit payment information; and

requesting the single payment due on the account.

Claim 18 (Original) The method as set forth in claim 17,  
wherein

the line of credit is secured or unsecured.

Claim 19 (Original) The method as set forth in claim 17,  
wherein

the line of credit is a home equity line of credit.

Claim 20 (Original) The method as set forth in claim 17,  
wherein

the loan is secured.

Claim 21 (Original) The method as set forth in claim 20,  
wherein

the loan is a home equity loan.

Claim 22 (Original) The method as set forth in claim 17,  
wherein

the interest rate associated with the line of credit is a  
fixed interest rate.

Claim 23 (Original) The method as set forth in claim 17,  
wherein

the interest rate associated with the line of credit is a  
variable interest rate.

Claim 24 (Original) The method as set forth in claim 17,  
wherein

the interest rate for the loan is a fixed interest rate.

Claim 25 (Original) The method as set forth in claim 17,  
wherein

the interest rate for the loan is a variable interest  
rate.

Claim 26 (Original) The method as set forth in claim 17,  
wherein

the account is a credit card account, a debit card  
account or a smart card account.

Claim 27 (Original) The method as set forth in claim 17,  
wherein

the single payment is determined monthly.